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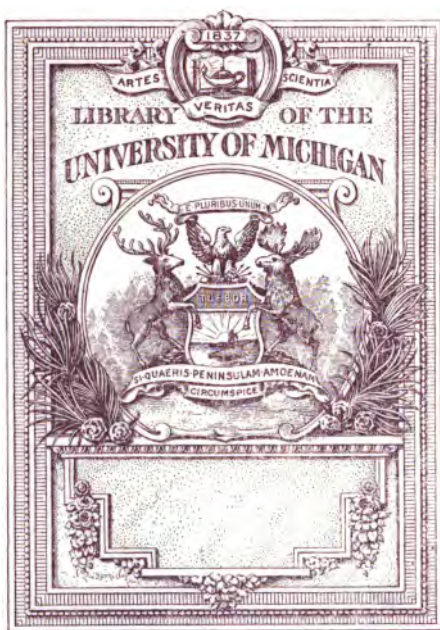
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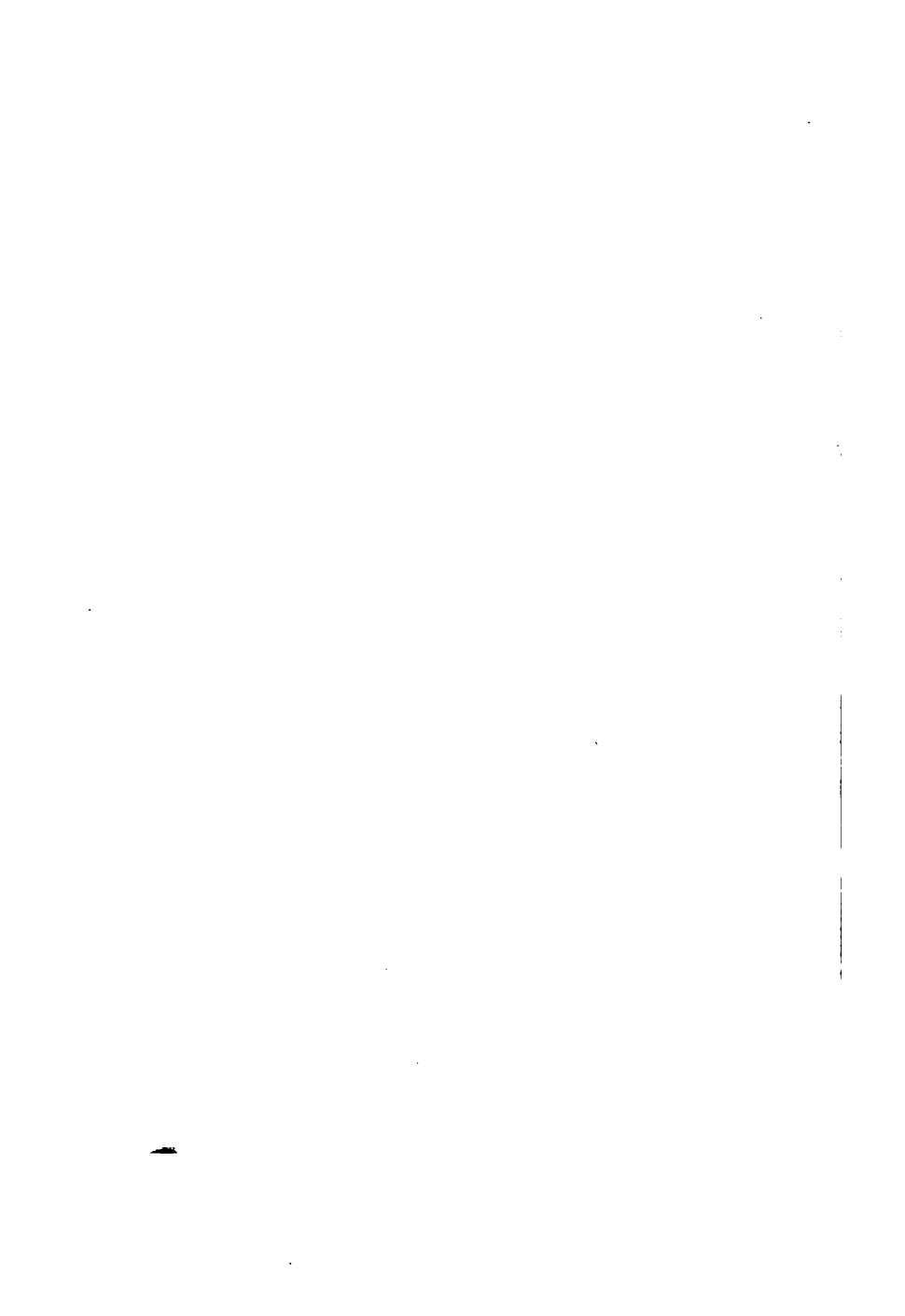
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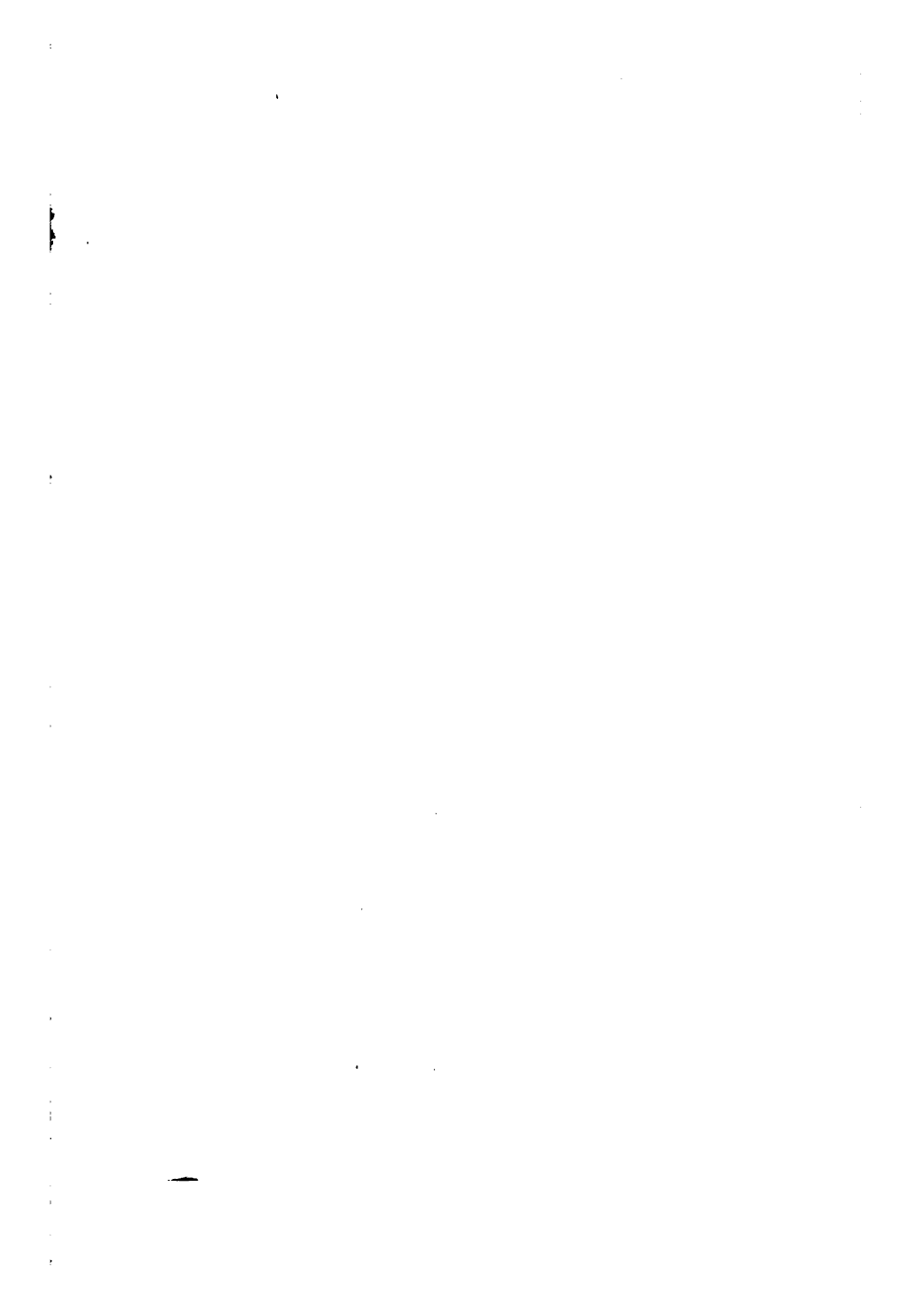
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**The Higher Education as a Training  
for Business**

THE UNIVERSITY OF CHICAGO PRESS  
CHICAGO, ILLINOIS

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**Agents**

THE BAKER & TAYLOR COMPANY  
NEW YORK

CAMBRIDGE UNIVERSITY PRESS  
LONDON AND EDINBURGH



# *The Higher Education* as a Training for Business

By HARRY PRATT JUDSON

*President of the University of Chicago*



THE UNIVERSITY OF CHICAGO PRESS  
CHICAGO, ILLINOIS

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**Published 1896  
Second edition January 1911**

**Printed By  
The University of Chicago Press  
Chicago, Illinois, U.S.A.**

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## PREFACE.

Few facts in education are more striking of late years than the growth in attendance at colleges and universities. The rate of this growth considerably exceeds that of the population of the country as a whole. A concomitant fact is the comparatively small number of college students who are seeking the learned professions. The great mass of the young men in college after graduation will be connected with some form of business.

There are those who think that the present situation is a mistake; that young men are wasting their time, so far as a business career is concerned, by spending years in obtaining a college course. Is this a correct view of the situation?

It must not be forgotten that no college can insure an education to a young man. More definitely, no college ever gives an education to anyone. All that colleges can do is to provide the facilities whereby one who

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wishes may educate himself more efficiently than would otherwise be practicable. It is believed that students who wish may obtain knowledge and training in a college course which will fit them to be more efficient than would otherwise be the case in business activity. It is also believed that a liberal education may provide not merely such increased efficiency, but also so much wider comprehension of society and life as to enable one to be useful and to find interest in a multitude of ways not usual with one who lacks such an education. A college education, in short, may enable one to earn a living. It should also teach one how to live. The following few pages are an attempt to set forth what seem to be considerations in these directions.

# THE HIGHER EDUCATION

AS A

## TRAINING FOR BUSINESS.

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### WHY GO TO COLLEGE?

“Why should I send my boy to college? He is going into business. If he spends four of his choicest years in student life he will be apt to get expensive habits and unpractical ideas; he will learn little or nothing which he can use. After all he will have to begin at the beginning in his business, and he will merely be so much behind other young men who have been at work while he has been idling. Besides, I never saw the inside of a college, and yet my business career has been a marked success. The same thing is true of most men I meet. What is the use of wasting so much time and money?”

These are questions which many a thoughtful father asks himself, and to which a con-

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clusive answer is not always at hand. The following pages are an attempt to group some thoughts which may aid in solving the problem. But this should be distinctly understood at the outset—it is not expected that the conclusion will in all cases be the same. Boys are not alike. Circumstances differ. The wise man is one who is able to apply principles to conditions as they exist. In short, some boys intended for a business life ought by all means to be sent to college. Others as certainly should be kept away from college. And there are others of whom it really does not matter whether they go or stay.

#### **MANY SUCCESSFUL MEN NEVER IN COLLEGE.**

There is no doubt at all that great success in business may be won and is won by men who have had very scanty schooling. Bankers, railroad presidents, millionaires of all sorts, who know nothing of college education, are as thick as blackberries. And many of these are not merely men who have amassed a fortune; they are often men of great knowledge of the world, statesmen, philanthropists, con-

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noisseurs in art and music. They are always men of great force of character. They are the "self-made men" for whom our democratic American society has afforded so many chances and of whom we are so justly proud. And some of these men are inclined to sneer at the college as merely ornamental—at college life as more or less elegant idling—at college studies as a sort of educational *bric-a-brac*. Horace Greeley used to say in his forcible way, "Of all horned cattle, deliver me from a college graduate." And so there has come to be in many minds a sharp antithesis between the higher education and business—such an antagonism as there is between dawdling and doing.

#### SCHOLARS OFTEN POOR BUSINESS MEN.

This feeling is perhaps deepened by the further undoubted fact that many highly trained scholars are poor business men. Clergymen and authors and college professors sometimes take a sort of pride in being unpractical. They live in a land of dreams, but the butcher and the baker will not take their pay in dreams. Yet the habit of "high

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thinking" apparently takes these dreamers so very high in the air that they have learned a lofty contempt for the ground. "Mere material considerations" are vulgar. A new aristocracy has grown up among us—the aristocracy of "culture." And just as the old French noblesse disdained manual labor as a peasantly employment, so our modern intellectual noblesse are apt to despise all business as uninteresting, sordid, common. "Practical"—this word to numbers of our educated men, especially in their earlier years, is like a red rag to a bull. Our Western civilization is inferior to that of the East, because the West is too "practical." Life in the new world is far and away less desirable than that across the Atlantic, because in America we are too much absorbed in the engrossing task of developing material resources.

Now, when a man is in this way of thinking, he is hardly apt to handle with much interest or success such matters of business as fall to his lot. Every man is perforce obliged to do something in managing affairs. But if he cannot seem to conduct the simplest matters without muddling them—if he is appar-



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ently unable to put two and two together without making either three or five, rather than four; if, whether from carelessness or inability, he fails to "get along," but is perpetually in financial straits, he is quite likely to wear out the patience of men who have the faculty of doing things. And as education and incompetence are in point of fact so often conjoined, it is not surprising if the inference is at once made that they are merely cause and effect.

There are other business traits besides practical competence in which college-educated men are often lacking. Punctuality and fidelity to engagements are cardinal business virtues. But clergymen and literary men in general often seem to have no idea of time. An engagement for a given moment seems to mean "there or thereabouts." A note falling due on a given day may be met or arranged at maturity, if the good man who draws it happens to think of it. Otherwise the bank is apt to waive protest and send a special reminder, with the sort of patience one has for women and children.

Then, too, the man of business knows that

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busy hours are precious. He comes crisply to the point, decides promptly, and goes briskly on his way. Our excellent other-worldly scholar lingers and prattles and doesn't know how to make up his mind any more than does a woman in a millinery shop. He is in the habit of brooding and dreaming over his great thoughts in science. But if one is buying a horse it doesn't do to brood and dream.

Again, a business man knows that his word is a part of his capital. If he enters into engagements he expects to keep them to the letter, or his reputation for trustworthiness, and therefore his business, will be sadly damaged. This is a sort of honesty which is rather common. But a scholar sometimes is not sure to realize exactly what this sort of integrity means. He makes an engagement to do a certain thing ; but if afterwards he prefers not to do it, it does not always occur to him that he is bound in honor. A merchant once said to the writer, "It is queer that ministers will lie so about business matters. If the saloon keeper across the street promises to do a certain thing I can be pretty safe in depending

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on it. But if my pastor makes a promise I am never quite sure that he will keep it until the thing is actually done." Of course the good men don't lie. They merely fail to realize the force of words. They live so much among pure ideas, figments of their fancy which come and go as the whim seizes, that it is hardly matter for surprise if things and ideas get somewhat mixed.

It must be admitted that many profound scholars are rather helpless business men.

#### BUSINESS NOT THE CHIEF AIM OF THE HIGHER EDUCATION.

Of course, this also is true—success in business is quite distinctly *not* the chief aim in the higher education. The college plans for various ends—for mental training, which surely ought to stand one in stead in any occupation which the mind serves—for a wide variety of knowledge, knowledge of books, and language; and science, knowledge of history, and art, and philosophy; for a certain polish, that refinement in thought and manner which makes the gentleman technically so called. And we see at once

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that the most of these things have little bearing on making bargains, which after all is the essence of business. Suppose a young man can read Greek fluently, is familiar with the history of philosophy, is able to detect and relish the airiest niceties of literary style, how much better equipped is he with all that for manufacturing mowing machines? One can only say that when the college was teaching philosophy and literary criticism it had absolutely no thought of mowing machines at all. It was aiming at refined culture; and culture we do not ordinarily place in the same category with mowing machines. True, a man may at the same time enjoy Plato and jute bagging. Perhaps there is nothing essentially incongruous in the thought of a banker who is familiar with the correlation of forces; and the writer has seen a learned professor of Greek engaged industriously and skillfully in chopping cord wood. All that is maintained is that the higher education does not make these practical avocations its chief end. It has quite different purposes to which it gives the first place. In other words, the real college is decidedly *not a business college*.

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### COLLEGE WEAKLINGS.

But it is not learned men only who are unpractical *dilettanti*. There are plenty of college youths who have not even a speaking acquaintance with learning, and whose practical abilities are conspicuous by their absence. They have opinions about neckties. They have a vast store of knowledge anent the niceties of social forms. They are marvelously wise in women lore. They are widely read in fiction, being thoroughly convinced of the expedience of industry in this especial branch of literary culture—they call novels “books.” They are connoisseurs in cigars and wines, and are thoroughly posted on all matters of intercollegiate sport. Do you recognize the type? It is common enough—indeed it is the college type which is perhaps most obtrusively in evidence. The seasoned man of the world smiles indulgently, as he would at the antics of a pert terrier. But sober people look more sober still. Is this the sort of thing which the college means? Are these shallow youths the natural product of the higher education? Is this the training which is to take up the world’s work with the energy and ability of disciplined power?

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### COLLEGE ATTENDANCE GROWING.

But, notwithstanding the obtrusiveness of these phases of student character, the attendance at colleges is greatly increasing—at a higher rate, indeed, than the general increase of population would lead us to expect. And a still more significant fact is the considerable number in each college class who are not going into the learned professions. Time was when the overwhelming majority of graduates went at once to theology, or law, or medicine, as a matter of course. That is not the case to-day. A large number of the college students of the time are planning for a business life, as the statistics of any college class will show. Sometimes this fact is bewailed, as indicating, for instance, a poverty of material for recruiting the ranks of the clergy. But such an inference is unwarranted. The proportion of graduates entering the ministry is less than of old, partly because so many more are getting a college education.

### IS COLLEGE TRAINING ALL A MISTAKE?

In the light of these facts, we see that notwithstanding the admitted absurdities which

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cling about college training, still there is an increasing number of young men seeking that training and yet expecting to enter business life. Are they all wrong? Are they wasting their time and their money? Or is it possible that the unpractical features of the higher learning on which we have dwelt are perhaps only partial truths after all? We know that it is the disagreeables which make an impression. The newspapers are full of reports of crimes and blunders, while the quiet and noble lives, which so vastly outnumber those of the other kind, find little public notice. If this were not true, our society would be impossible and would resolve itself into chaos. So one should take the daily press as quite largely a record of the unusual and the abnormal. And it may be that this is also true in regard to an impression of college men. A cluster of young donkeys at Cambridge make a sudden display of their ears, and the scandalized nation exclaims: "What silly creatures these Harvard students are!" Are they? Are there not many hundreds of young men under the old elms who are quietly attending to their business in

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manly fashion, while it is perhaps a dozen who have disgraced themselves? And is it the dozen, or the hundreds, who are the Harvard type?

Then, perhaps, it is worth while to inquire with some care into the accuracy of that notion of the higher learning which makes its products unpractical, visionary, pedantic, dandified. That such results do, in fact, appear, cannot be denied. But are they the normal results? Do our ideas of the colleges need readjusting? Let us see.

### WHAT WE MEAN BY BUSINESS.

First of all we should see what we mean by business.

\* Business is the art of getting and keeping money, or money's worth.

The merchant, the banker, the manufacturer, are all busy as bees with a common object. The merchant aims to sell goods for more than they have cost him. The banker loans money for interest. The manufacturer tries to change the form of his raw materials so as to give the products an enhanced value. They all want profit. And profit to all alike



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means addition to capital—money, or what can be exchanged for money.

Walk the streets of a modern city, and what do we see? Stores, offices, manufactories crowded with men and women, and all actively at work. Trucks and wagons fill the streets, streams of people pass along the sidewalks, all in a hurry, nearly all intent on buying or selling. In the railroad yards long freight trains are coming and going, piled and packed with merchandise. At the docks ships are lying, with an army of stevedores loading or unloading cargo. Everywhere bustle, rush, noise, labor. In the residence streets there is more quiet. But at nightfall they, too, are filled with people coming home from office or shop, to get by repose strength for another day of work and worry. A city is a hive of industry, surrounded by the homes of the workers.

Now all this is business. The great bulk of people in any city are, in one shape or another, dependent directly on business for their livelihood. And every man is to some extent a business man.

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### BUSINESS OR PROFESSION.

Perhaps your friend who is a physician says: "No, I am a *professional* man. My neighbor who keeps a shoe store is in business. But I am not." He is right and wrong at the same time. Is he practising medicine merely from benevolence? or for amusement? or in order to add to his scientific knowledge? He may have all these objects; but if he is a good doctor, he charges round fees and takes pains to collect them. He uses every legitimate means of extending his practice, so as to multiply his fees. As he gets older he gets richer, and invests his money in a fine home, in an expensive turnout, perhaps in safe mortgages. And just to the extent that he tries to make money and takes care of his money when it is made, is he a business man. To be sure, many a good physician is a poor man of business. But that is his misfortune. Business is a part of his work, and a very important part. He is a professional man, to be sure; but he is a business man, too.

The same is true of the lawyer, and even of the clergyman. In short any form of

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human activity in which money-getting or money-keeping is an element, to that extent is a business.

Then is there, in fact, a valid distinction between a profession and a business? Undoubtedly. Any line of life may necessarily involve business and yet viewed as a whole may be a profession. The decision depends on the prevailing tendency. The nature of his work is such that the main thoughts of a good physician turn on problems of healing. The financial returns hold a secondary place. But if this relation is inverted the medical practitioner at once becomes predominantly a business man. The true physician is in a profession. The quack is in business. And how it jars on the public sense of the fitness of things to see a physician, or an artist, or a clergyman, or a poet, making money profit a primary end! We say: "He is mercenary" and there is a sneer in the word. There is nothing disparaging in calling a banker mercenary. Of course he is. But we have not the same respect for a literary hack that we have for a merchant, although both have the same primary object in view. We see at

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once that the former has inverted the true relation of things—the latter preserves them. The one is abnormal—the other is normal. Each is a business man, to be sure ; but the hack writer, the medical quack, the ecclesiastical money maker, the skillful artist who contents himself with “pot boilers,” all alike have put the stamp of business on occupations in which we feel that it should be altogether secondary to another aim.

Any form of human activity, then, in which money or its equivalent is the chief end in view, is primarily a business, and any form of human activity in which money profit is not the chief end in view is not primarily a business, and so may be regarded as a profession. But many human occupations include business, although that is not their predominant character. And by giving the business element the chief place, any such occupation at once becomes a business.

Such an inversion of things is distasteful to most people, however, and is apt to cast a stigma on the one who is responsible for it. Is that because in the nature of business there is anything unworthy of a high-minded man ?

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By no means. Business in itself is a most honorable pursuit. More, it is the prime necessity of human existence, and in its larger forms, is the essential condition of modern civilization. The area of European ideas has been extended around the world. Whole populations have been transferred across the Atlantic—new means of transportation, and of the transmission of thought, have revolutionized modern life. The forces of nature have largely been made subject to human will. And in all these great achievements of the last few centuries a powerful influence—perhaps the most powerful influence—has been simply commerce. The exchange of commodities and the profit resulting therefrom are what maintain human existence, surround it with comfort, provide for the extension of learning, for art, science, literature and religion. Business, then, which is so essential a part of human activity, can properly be regarded only as a dignified and important pursuit.

### *THE OBJECT OF BUSINESS.*

We have spoken of business as the art of getting and keeping money, or money's

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worth. This is intended as a plain, rough-and-ready statement of the case, without any attempt at splitting hairs. To be sure, if we were writing a treatise on political economy we might put the matter in different words; but for all practical purposes it would seem that our definition would answer.

Then it is plain enough that money-making in some form is the leading object of business. Men buy and sell, not merely for fun, but for profit. Of course one may take much pleasure in giving money away, in helping the poor, in subscribing to all sorts of religious and benevolent objects. A wealthy miner setting out for Alaska, not long since, amused himself while waiting for the steamer to start by throwing double handfuls of gold and silver coin among the crowd on the dock. Of course there was a great scramble, which tickled the miner exceedingly. But giving away money is not business. It may be a very praiseworthy thing or a very foolish thing. The swaggering parvenu who lighted his cigar with a hundred-dollar bill doubtless enjoyed the small sensation he made; but that was not business.



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Business implies first of all the effort to "make money." And this is a perfectly praiseworthy thing. Every man should do something to make good his place in the world. One sometimes hears the remark, "The world owes me a living." But in truth the world owes a living to no one who has not earned it; and he is a poor specimen of a man who dawdles through life putting forth no effort in return for the comforts which he enjoys. Such a man, if he is poor, we call "a tramp." There are rich people who live in fine houses and clothe themselves in style and eat and drink of the best, and who are no more respectable or useful to the world than the shiftless vagabonds of the highways. Everybody who can do so ought to earn his own living, or her own living. And no one who can do that and does not, can understand what is meant by self-respect.

We pay altogether too much attention to what our neighbors say and think about us. It is important, of course, to have a good name; but after all, the main question is this—what do you think of yourself? And lack of independence cuts up self-respect by the roots.

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It is far better to wear cowhide brogans which one has earned than patent-leather shoes which are a gift. The best way to help a poor man is to give him not money but work. In that case you bless him doubly—you relieve his need and save his manhood.

### *LAYING UP MONEY.*

But saving is quite as much a part of business as is making. "The fool and his money are soon parted" is a saying as true as it is trite. Indeed, it is far easier to earn money than it is to keep from spending it; and business sagacity is nowhere shown so rarely as in sound economy. It is perfectly plain that if one lives the allotted term of human life, there will come a time when work is impossible. Then if there is nothing laid by for old age one is practically a pauper.

But, besides this, nearly every man has more or less helpless ones dependent on him for bread. Suppose he is taken away, what is to become of them? Common prudence points to such saving in times of health and prosperity as will provide for such an emergency. And this is business.



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These thoughts may enable us to answer some important questions.

What is the least which any man ought to earn? Why, enough, in the first place, to provide a living for himself and his family; enough, in the second place, to insure support in time of old age; enough, in the third place, in case of his death to care for those dependent on him.

What is the least which any man ought to save? Enough to provide for the contingencies of disability, old age, or death.

Now, beyond these limits there is the widest possible range. What would seem a generous living to one man would be poverty to another; standards differ. And when men accumulate property beyond the needs we have named, even on their own scale, then they are founding estates for future generations, or they are creating fortunes which they may use as instruments in great enterprises. But this is wealth, in the popular sense of the term. Providing for the three purposes above named assures a competence.

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### THE PLACE OF HONOR IN BUSINESS.

Is honesty the best policy ?

Many business men practically answer this in the negative. They are convinced that business is a game in which the sharpest is the one most apt to be the winner ; that the exact truth is out of place in a business deal ; in short, that all is fair in business as well as in love and war. Mr. Herbert Spencer, in his essay on "The Morals of Trade," a number of years ago, pointed out in detail many of the petty frauds to which the business of that day was subject. There is little reason to think that late years have seen much amendment.

Some time ago a friend of the writer conceived the idea of embarking in the business of selling pure spices. He had been for a long time in the wholesale grocery trade and was well aware that nearly all spices were adulterated. So it seemed to him likely that people would be glad to buy at a place where they could be assured that they would get only genuine goods. He obtained his stock and opened business. But very soon he ran against an obstacle which was wholly unfore-

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seen. He found that nobody wanted pure spices. They cost more than the adulterated article and very few consumers knew the difference, so thoroughly ignorant was their taste by reason of their long-continued use of that kind. It does not pay retailers to keep what their customers would not buy. The dealer in pure spices had to go out of business.

Did you ever buy a barrel of apples? How large and fair they are just under the cover, and how little and gnarled and wormeaten they get towards the centre of the barrel. Examine a box of grapes. On the surface the clusters are large, the grapes are plump and sound. On the inside, broken bunches, small and green, and perhaps unsound grapes with a profusion of stems. The prudent buyer does not judge a box of strawberries by the topmost layer, or the ripeness of a basket of peaches by effect of the pink gauze spread over the top. All these are petty frauds. Of the colossal chicanery which public life affords it is clear enough that we need make no mention. The theft of public funds, the wrecking of railroads, the unscrupulous manipulation of stocks, these are familiar enough to all.

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### **FRAUD IS NOT THE PREDOMINANT ELEMENT.**

Now, is all this a just picture of modern business ideas and methods? Is unscrupulousness a necessary condition of business success? Is honesty a sham?

There are some things which in fairness might be considered on the other side of the case—things which have very great significance. No business man can afford not to keep his business engagements most scrupulously. The age of cash payment in all traffic is but one step in advance of the age of barter. Credit is the very breath of life to modern trade and a business man's credit is a large part of his capital. Indeed, a man of small actual capital whose credit is gilt edged, can easily get a financial backing which will enable him to do a large business and reap large profits; but such credit depends upon convincing people of one's absolute fidelity to engagements. A note must be met with unfailing promptitude; a verbal pledge must be religiously respected; accounts must be methodically exact; any statements of one's business condition, plans or prospects must

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be unfailingly accurate. When one appears slack in the observance of these principles, bankers and capitalists begin to look on him with suspicion. They presently doubt his statements. They insist on precise security for loans. His credit evaporates. He is going down hill, and it is a hill which cannot be climbed again. "*Facilis descensus Averno.*"

#### REPUTATION A SLOW GROWTH.

To win a reputation for reliability is no matter of a few days. It takes, usually, long years of active business, so that people may learn slowly to feel confidence. A business man, some years since, was talking of this matter with the writer. "Young men," he said, "often fail to realize the vast importance to their future of winning this solid confidence. Not unfrequently one may keep to a perfectly straight course for years, and then by a single act of folly destroy it all. It is not so much brilliancy as steadiness which in the end will win business success." He was quite right. Confidence in one's trustworthiness depends on negative evidence. We come to believe that one will keep faith merely

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because we learn that thus far it has never been broken. But a single positive act to the contrary, at one blow destroys the trust so slowly created. A single shifty evasion at once convinces us that here is the true character coming out at last—that the rest is mere hypocrisy. Hence it is that business confidence, the most valuable possession of a business man to-day, is a fabric created with painful effort, only after a long time, and is very perishable. In other words it is much easier to burn a house down than it is to build it.

#### **HONESTY A GOOD ASSET.**

A reputation for honest dealing with customers is a valuable asset. To be sure, sharp tricks may be used which will suffice to palm off inferior goods at the price of superior articles, or by which short weight or short measure may defraud the customer. Each of these devices is apt to result in an immediate profit. But in the long run such frauds will be detected. No house which habitually practices them can expect permanence. A prominent Chicago merchant, the other day, was recounting a number of such prac-

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tices with which he had been familiar in past years. But he added that the firms addicted to that policy had been weeded out; one by one they had failed. The houses which had weathered the storms and maintained themselves for a long time were those which would not cheat.

#### SUCCESS IN BUSINESS AND SUCCESS IN LIFE.

It is just as well to remember that after all business is not the whole of life. To be sure, it is a very large part and a very important part. Still, life has many sides beside the business side. An excellent man of business may be a bad citizen, a bad father, an unhappy man. One may succeed in business and yet even in his own judgment make a failure of life; and it is possible to fail in business, but yet to make life a glorious success. In short, business is in truth a means to an end. That end is a good, all-around life. Without the products of business activity such a life is difficult; but the means should not be mistaken for the end. Suppose one succeeds in getting a large fortune and nothing else. What does he amount to? He has money

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with no sort of idea as to its best use. He has power and doesn't know what to do with it. He is like a superb steam engine, which has been built up with great labor and pains, which works magnificently, but which runs nothing but itself. The piston slides in and out, the balance wheel whirs, the steam puffs busily, but there is no power belt. The engine doesn't really do anything after all. So it is with a man who has established a business, who has amassed a fortune. He has only got possession of a tool. Now what is he going to do with it? What does he know how to do with it? What does he want to do with it? There is the test.

To succeed in business and to succeed in life, then, are two things which are not always conjoined. They should be. The best success is to succeed in both. But, then, success is no small thing and implies no small knowledge. Modern life is very complex. There were times, before the day of railroads and telegraphs and newspapers, when few people had many things to think about. Life was slow. Nothing happened very often. The deliberate jog-trot of existence favored a placid frame of



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mind which seldom was disturbed from without and rarely required any feverish energy from within. Men and cabbages were not so far apart as they are now.

But all that is changed. Human knowledge has not merely been added to, it has been multiplied. New thoughts are turning up on all sides with bewildering rapidity. The quiet stream of life which flowed between meadows, reflecting on its still surface the willows and the blue sky and the mild-eyed kine, has become a rushing torrent which turns the wheels of countless busy mills in its rapid way to the infinite ocean. The mere dreamer is out of date. Men must be thinking and doing with nervous energy. Their minds are wide awake. The pace is set by steam now, and not by oxen. People are no longer provincial. The whole world belongs to everybody.

In these new social conditions it is plain enough that the adjustment of the individual to society is no longer the relatively simple thing that it was. One who would fill any considerable place in the world must understand the world in more than a fragmentary

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way, and that understanding implies a wide and varied training. Is it not reasonable to conclude that the best training for business will at the same time enable one to grapple with business problems and to subordinate business achievements to their higher ends? It will be a training for success in the acquisition of wealth and for equal success in the use and enjoyment of it. Thus will success in business lead to that wider success in life of which the former is only a part.

### THE REQUIREMENTS OF BUSINESS.

Confining attention for the present to the immediate demands of adaptation to business, let us see what the most essential of these demands are.

First of all, surely nothing is more essential than *industry*. Perhaps it is true that most people are by nature lazy, and work hard only under the impulse of necessity. To be sure, almost anyone may be very energetic on occasion—this is what athletes call a “spurt;” but sustained application for a long period of time—this is what wears on one’s patience, and this is what tells in the race

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of life. "It's doggedness as does it," is an old saying as true as it is homely. No one is fit for success in business unless so far under the mastery of his will that he can compel himself to work hard and steadily; indeed, his training is not complete until the effort disappears, and patient labor, whether by body or mind, becomes a habit.

But mere industry is not enough. In order to tell, labor must be well directed; and to that end one must know what he is about. He must understand his business. He must know people and how to deal with them. He must have a wide knowledge which has no apparent bearing on his immediate affairs—a knowledge which we commonly call intelligence. A successful business man must be an *intelligent* man—a man who understands.

But knowledge and industry are not enough. The business man's mind should not only be well stored, but *acute* as well. He should be able to see a point, and quickly at that. The turns of business life often require instant perception, prompt decision, rapid action. One on whose mind an idea dawns slowly—who digests facts as an anaconda does a pig,

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in a semi-comatose state—such a one will seldom form an opinion before the time for action has passed. He is like the old lady on the underground railroad train in London. Being very stout she felt obliged to back slowly out of the car at her station. But before she was half way out the guard came along and thought she was getting in, so he briskly pushed her in the car, slammed the door, and away went the train. She went five times around the entire circuit of London, repeating the attempt each time she came to her station, before she was able to get out finally. Business doesn't wait for sleepy people. An acute and ready mind is essential.

Reliability, too, is quite as important an element of success. Business consists of dealing with men ; and no one can long deal successfully with men unless they learn to depend on him. They must be confident that he can do what he attempts. They must feel sure that he will do what he agrees to do. A man who has thus won the confidence of his associates is on the high road to success. A reputation for reliability is an invaluable asset.

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In short, a business man's resources cannot all be deposited in the bank. They include three separate things—what he has, what he is in himself, and the good opinion of his fellow-men. Without anyone of these three a man is handicapped, and he can hardly get the first and the third unless he has in himself the four prime qualities of industry, intelligence, acuteness, and reliability.

#### HOW THE HIGHER EDUCATION TRAINS TO INDUSTRY.

The habit of sustained mental application is got only by persistently applying the mind to work in a systematic way ; and in no other line of life is such systematic mental labor so uniformly required as in our higher institutions of learning. In not a few lines of employment there are busy times and slack times. Now, for a long time there is little to strain the attention, and then for a while every nerve is taut. But in college the work is almost absolutely uniform. It can be successfully done only by regular application, day by day, week in and week out. It is work of a kind, too, calculated to draw out the best powers

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at the student's control. He is constantly thinking, reasoning, learning, trying to understand. He is incessantly training himself to submit to his will—to work when he would rather idle, to think when he would rather dream. A good student in college lives a busy life. His days are marked out into definite portions, and to each is allotted a specific task. He works with energy from morning till night—often into the night. He is no sluggard. Even his spurts are energetic. Lounging plays a small part in college life. Base-ball, foot-ball, tennis are games which hardly encourage indolence. College politics puts one on the *qui vive*. The editor of a college paper has no sinecure.

In truth, a college is a hive of industry. There are drones, no doubt, and sometimes they buzz more than the workers. But they are the minority. No one can be a respectable student in a good college without very systematic industry—without forming the habit of working steadily and cheerfully.

Business is not always merely so much labor. It presents constantly new difficulties, new problems to solve, and that is just the

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nature of a student's work. He has by no means only so much to learn, which can be swallowed by the yard as the Neapolitan peasants seem to do with their macaroni. College life is full of knotty questions. There is a daily grapple with these difficulties. There are strength and confidence learned by experience and success. In short, the well-trained college man knows how to work patiently and hard, how to wrestle with new questions, how to keep at a thing until he masters it; and this is the very essence of the habit of business. The higher education should give just the training in industry which a business life demands.

#### **WHAT SORT OF INTELLIGENCE THE HIGHER EDUCATION GIVES.**

It is a common notion that the student comes out of college laden only with "book knowledge," and that "book knowledge" is of necessity unpractical, and, in the main, probably more or less useless. This is an imperfect notion, like many others, which people form without adequate investigation. The fact is that the higher education deals

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with a great mass of knowledge which has a very immediate bearing on the conduct of life. Language and literature and history are not mere intellectual luxuries. They are the record of what men have been thinking and doing in many lands and in many ages. No one can be the worse for such knowledge, no matter what his purposes, and a thorough knowledge of the modes of human thought and action under a wide variety of conditions surely is not a bad preparation to understand men when one comes to deal actively with them.

But there is another class of knowledge afforded by the higher education which has a very immediate bearing on affairs. Every advanced modern college gives much attention to what we may call, roughly speaking, the social sciences. By this we mean a study of society as it is to-day. There is an analysis of the structure and working of government; the essentials of law, public and private; the elements of economics, including an investigation of industrial methods and of the principles of finance. This sort of study does not by any means consist in the mere teaching of



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shadowy theories. It rather involves a careful investigation of facts and a training in drawing sound conclusions. The knowledge thus reached is of the utmost value to every man who has to do with actual affairs. This value may be said to lie mainly, perhaps, in enabling one to avoid mistakes. The experience of people who have been working under erroneous ideas, the experiments which have been made and have failed, the proved principles of safe policy, the legal ideas which underlie our society, all these are the material of an intelligence which is of the highest moment to business life. More of it would have prevented a multitude of wild enterprises with their inevitable loss to their projectors and disaster to the community.

Another essential part of the modern higher education includes the material sciences. Chemistry and physics, geology and biology ; without these and similar branches a modern college course is impossible. But all these deal with subject matter of knowledge which has an eminently practical bearing. These are the things in which the world to-day is making tremendous progress. They are filled

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with the most absorbing interest. With the vast expansion of scientific knowledge the control of material forces is also extended. With the extension of that control the means and methods of business are from time to time fairly revolutionized ; and it is plain that scientific knowledge has a very significant business value.

The higher education, then, is calculated to give a broad intelligence which fits one the better to understand any business problems ; and with this broad intelligence it should be noticed that such problems are approached from above, rather than from below. There is a great difference between reaching up to understand a situation, and reaching down to it.

Of course, no man, no matter what his general intelligence, is fitted for a specific business until he has also mastered the special knowledge which belongs to it. But, as a rule, the acquisition of that special knowledge is not difficult to one who has already found out how to learn and how to do. He will grasp rapidly and learn readily. And as compared with one who has merely acquired

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the special knowledge, the highly educated man has an advantage in his wider range of intelligence. It is of enormous value when one learns something to be able to put it in relation with something else. If, however, the number of things one knows is small, there are not many relations which can be found for it. But a man whose mind is full never gets a new idea without at once seeing its bearing on a great number of other ideas; and a business man whose mind in this way bristles with hooks for grappling with facts is sure to have so fresh an intelligence that his business is no mere routine.

The higher education makes an intelligent man; and the more intelligent a man is, other things equal, the better adapted he is for business.

#### **THE HIGHER EDUCATION GIVES MENTAL GRASP.**

A large part of education consists in the training it gives. Knowledge may be power, but a disciplined mind is powerful. Of course discipline can be obtained in many ways, and it is by no means lacking as the result of an orderly business experience. Good training

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in a good college, however, is a mental gymnastic than which none better has yet been found. In fact, the knowledge which a student may acquire is by no means so important as the control of his own mind which he should get from his college education. No matter if he cannot read a page of Latin, demonstrate a single proposition in trigonometry, or recite the simplest chemical formula. All this can be passed by, provided he has learned how to think, how to use any or all of the powers of his mind readily, accurately, and vigorously at will. This is the richest fruit of a college course. For this a well-planned curriculum has been constructed. For this the ablest professors give their best efforts. President Garfield is credited with saying that "a good enough college for him was a log with himself on one end of it and Mark Hopkins, the venerable president of Williams College, on the other." What he meant was that the training in thinking which that incomparable teacher could give was really a liberal education in itself, and he was quite right. To have a mind stored with knowledge is a good thing. To have a mind under per-

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fect control at all times, is a far more important thing. Such a mind will know at once how and where to get any needed information.

In other words, the higher education supplies both knowledge and power; and of these power is the more important.

Now, it is just this trained alertness of mind which business needs above all. One may get it without much schooling; but the college man who has improved his opportunities is sure to have it. He can think quickly, he can think accurately, he can see a point at once, he has no need of laborious explanations. In short, he has ready command of the tool which every business man must use—his head. Of course, if he has sawdust in his head, as some college students appear to have, not much can be expected of him. But in that case he certainly would have been no more efficient even if he had never gone to college. Sawdust brains are neither hurt nor helped by education.

#### **THE HIGHER EDUCATION SHOULD GIVE A HIGH SENSE OF HONOR.**

It is not all college students who have a delicate sense of honor, more's the pity; but

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after all, those who do not are the exception to a very general rule. The conditions under which students meet and associate in college are such as to develop genuine qualities. Shams are quickly seen through and cordially despised. Meanness and real vulgarity are looked down upon. Such rough and boisterous ways as students are apt to affect come from the overflow of animal spirits, and at least have in them nothing sneaking. On the contrary, there grows up among the young men an ideal of a gentleman which, if not altogether above criticism, has at least this sound quality—respect for one's word. A gentleman is above falsehood or low trickery; he scorns it because he respects himself.

Is not this, after all, the essence of the character of a gentleman? That is a character which many affect and which not a few misconceive. Some seem to think it lies in the proper necktie, the correct hat, the crease in the trousers. Others place it in "good manners" of the ball-room or parlor type—they become carpet knights. Many are sure that to be a gentleman depends, at least, in some way on what "they say," on what

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"they are wearing," on what custom prescribes, on "correct" manners. But all these put the standard outside oneself. The real gentleman has his standard within. He respects himself, and so he scorns an action which he knows to be low or mean. He scorns it, not because he fears the opinion of others, but because he does not wish to forfeit his own good opinion. He is not veneered.

It is this type which, on the whole, the higher education tends to develop. No college can make a gentleman out of a cad; but all our colleges do in greater or less degree impress sound ideas: No young man can go successfully through a course of liberal learning without getting a pretty clear notion of what self-respect demands, and without trying in the main to stick to what is honorable and clean. Such a man will not be found wanting when he is tried. He will do what he agrees, he will be above low tricks, he will perform duties faithfully, he will be a reliable man.

#### THE HIGHER EDUCATION ADAPTS ONE TO SOCIETY AT LARGE.

"My foot is on my native heath," was the exultant cry of MacGregor. He was at home

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and he feared nothing. He knew every inch of the mountains—the mountain air in his nostrils was like wine to quicken the blood—he was easily confident in his strength and skill, he was master among his men. But MacGregor, in his tartan plaid and kilt, walking down the crowded street of a great capital, would have been awkward and constrained. Every gamin would have mocked him. He would have been out of place—bewildered amid his strange surroundings—confused and uncertain. His strength and skill would have been useless.

How many a business man is like MacGregor? In his own office, among his familiar surroundings, he is full of energy and confidence. He knows what to do and how to do it. He exactly fits his environment—he is at home. But if he is a man of limited education and experience, as soon as he is put in other surroundings he is quite at sea. He does not know how to meet another type of men than that to which he is accustomed. In short, he is provincial. His circle of life is very small, and he is lost if he strays out of it.



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The higher education broadens the circle of existence. It makes one a man of the world, at home anywhere and among any class of men. One's business may be small, but there is a whole vast world outside of it with which education has made him familiar; so he is not tethered to a spot. If circumstances lead him outside the daily routine, there is no difficulty. That is just the difference which education makes. A man of limited education is in touch with life in a few points. Wide education brings contact with life at many points. And this multiplication of contact with life just to that extent multiplies the man. The possibility of understanding and enjoyment is much greater; the comprehension and the grasp of business opportunities are vastly greater; and especially there is room for wider social influence. Very much of life lies outside the avocation in which a livelihood and a fortune are made. In the church, in the club, in politics, in public enterprises of all kinds, there is room for strong and able men to be felt. Small men, to be sure, find it all they can do to fill

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a small place in the world ; but men with big brains and big hearts are like the housewife's loaves of bread, which she sets by the stove to rise—they are sure to run over a small pan ; and when a man of energy and ability finds himself taking a part in the larger affairs of life, he will be only too glad to be well fitted for its activities. This fitness the higher education affords. It makes a man much more than a business man.

#### **THE HIGHER EDUCATION TRAINS TO ENJOY AS WELL AS TO DO.**

Many a man has made a fortune and then has no idea what to do with it. Of course, he can go on accumulating more money ; in many cases he finds his main enjoyment in that. But the truth is that wealth in itself amounts to little ; its real value lies in the enormous possibilities which it opens. It is a great power, and one who knows what can be done with it realizes that it is not so much the possession of wealth as the use of wealth which makes it desirable ; and it is quite as much an art to use money so as to get the most out of it as it is to acquire it. "Coal-

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Oil Johnny" suddenly found himself in possession of a vast fortune. He was an untrained, ignorant boy. He squandered his money in such coarse pleasures as he could comprehend, and presently he was poor again. He not only did not know how to keep riches, but he had not the least idea how to use them for his own lasting enjoyment. Of course, that was an extreme case ; but there is a wide difference in this regard between one whose training has all gone to make him a mere business man, and one who has been educated with wider views. A highly educated man is many-sided. He appreciates and enjoys many things. To him wealth is a key which unlocks many doors, and he knows where the doors are and to what they lead. He is at home everywhere. He is not provincial but cosmopolitan in his way of life. He is a citizen of the world.

### *WHO SHOULD GO TO COLLEGE.*

Should it be the aim to send every boy to college? Plainly not, any more than to make every boy a lawyer, or a druggist. In the first place, there will always be the great

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army of those whose circumstances are such that there is no question of higher education. Then there are the few who are so bent on getting an education that nothing will keep them from college. With neither of these classes need there be any trouble. The question will arise only with those boys who can afford the time and expense of a college course, but who are quite surely destined for business. With them, will a college training pay?

It will pay if there is any likelihood of a career in some of the larger fields of business activity. A boy who probably will not get much beyond the position of assistant in a retail grocery may as well be satisfied with a common-school training; but a business man who can give his son some advantages of a start in life may well include in those advantages a college education. If the boy is of the right sort, he will in college form habits of methodical industry, quite as well as in the factory. He will learn a larger intelligence than can be given by mere business experience. His mind will be trained to ready command of all its faculties. If, again, he is

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the right sort of boy he will learn a high sense of honor. Beyond all this he will become adapted for social life in all its forms ; he will be at home anywhere, and he will have his ideas so broadened, and his tastes so cultivated that he will know how to make the most of life wherever he is. He will be a larger part of the community.

As a rule, however, such a boy should be allowed to *go* to college ; he should not be *sent*. Unless he has some taste for study and some ambition for higher learning, the likelihood of his benefiting by college life is small. It is by no means essential that he should be a brilliant scholar ; he should be a respectable one. It should not be forgotten that a distaste for study by no means implies dullness ; and many a boy who is driven to college is spoiled by so doing. Let him follow his bent. Only in doing that let him get the discipline of will power that comes from hard work, systematically done, whether it is agreeable or not.

But it should not be forgotten that the widened scope and increasing complexity of modern business life require more and more